

Information to identify the case:

Debtor 1	Robert Charles Lang	Social Security number or ITIN xxx-xx-2957
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number: 22-22502-GLT		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Robert Charles Lang

3/22/23

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Robert Charles Lang
Debtor

Case No. 22-22502-GLT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin

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Date Rcvd: Mar 22, 2023

Form ID: 318

Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 24, 2023:

Recip ID	Recipient Name and Address
db	+ Robert Charles Lang, 113 Brookdale Circle, McMurray, PA 15317-3305
15556229	+ BBVA / PNC Bank, Attn: Bankruptcy, 5 South 20th St, Birmingham, AL 35233-2017
15556227	+ Bank of America, c/o Joel M Fink, Esq., 375 E Elm Street, Suite 210, Conshohocken, PA 19428-1973

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Mar 23 2023 03:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 22 2023 23:41:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Mar 23 2023 03:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 22 2023 23:41:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Mar 23 2023 03:38:00	Ally Bank, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: RECOVERYCORP.COM	Mar 23 2023 03:38:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15556225	+ EDI: GMACFS.COM	Mar 23 2023 03:38:00	Ally Financial, Inc, Attn: Bankruptcy, 500 Woodard Ave, Detroit, MI 48226-3416
15556226	+ EDI: BANKAMER.COM	Mar 23 2023 03:38:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
15556228	+ EDI: TSYS2	Mar 23 2023 03:38:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
15556231	EDI: CITICORP.COM	Mar 23 2023 03:38:00	Citibank North America / Best Buy, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
15556232	+ EDI: CITICORP.COM	Mar 23 2023 03:38:00	Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15556233	+ Email/Text: SAABankruptcy@fcbanking.com	Mar 22 2023 23:41:00	First Commonwealth Bank, Attn: Legal Department, 601 Philadelphia St, Indiana, PA 15701-3952
15556230	EDI: JPMORGANCHASE		

District/off: 0315-2

User: admin

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15556234	+ Email/Text: bknotice@raslavrar.com	Mar 23 2023 03:38:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
15556235	+ Email/Text: PBNCNotifications@perituservices.com	Mar 22 2023 23:40:00	JPMorgan Chase Bank, c/o Michael Lipinski, Esq., 425 Commerce Ddrive, Suite 150, Fort Washington, PA 19034-2727
15556236	+ Email/Text: nsm_bk_notices@mcooper.com	Mar 22 2023 23:40:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15556237	+ EDI: RMSC.COM	Mar 23 2023 03:38:00	Mrc/united Wholesale M, Attn: Bankruptcy, P. O. Box 619098, Dallas, TX 75261-9098
15556846	+ EDI: RMSC.COM	Mar 23 2023 03:38:00	Synchb/Paypalsmartconn, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15556238	+ EDI: RMSC.COM	Mar 23 2023 03:38:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15556239	+ EDI: USBANKARS.COM	Mar 23 2023 03:38:00	Synchrony/PayPal Credit, Po Box 965005, Orlando, FL 32896-5005
			US Bank/RMS, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201-5229

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		NATIONSTAR MORTGAGE LLC

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 24, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 22, 2023 at the address(es) listed below:

Name	Email Address
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Brian Nicholas	on behalf of Creditor NATIONSTAR MORTGAGE LLC bnicholas@kmllawgroup.com
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David A. Rice	on behalf of Debtor Robert Charles Lang ricelaw1@verizon.net lowdenscott@gmail.com
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Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
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Pamela J. Wilson	pwilson@pjwlaw.net pwilson@ecf.axosfs.com
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